1 James J. Gold, Esq. #80100 Norma L. Hammes, Esq. #80149 2 Jessica A. Begeman, Esq. #264853 GOLD and HAMMES, Attorneys 3 1570 The Alameda #223 San Jose, CA 95126 4 (408) 297-8750 5 Attorneys for Debtor(s) 6 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA 7 In re: Chapter 13 8 JIMMIE LEE PENNY Case No. 11-60402 SLJ 9 MOTION FOR ORDER GRANTING HARDSHIP DISCHARGE 10 PURSUANT TO 11 U.S.C. 1328(b) Debtor(s) 11 12 13 The Debtor(s) hereby move for an order granting a hardship discharge pursuant to 11 U.S.C. 14 1328(b), as follows: 15 Debtor(s) herein filed a Petition for Relief under Chapter 13 of the Bankruptcy Code on 16 November 10, 2011 ___. The plan, as it may have been modified, was confirmed on 17 January 11, 2012 18 2. The Debtor has not yet made the final payment in this case. 19 The Debtor's failure to complete the Chapter 13 plan is due to circumstances for which the 3. 20 Debtor(s) should not justly be held accountable, as described in the Debtor's Declaration filed herein. 21 22 4. Modification of the plan is not practical, in that it would not be able to cure the defect that 23 disqualifies the Debtor for a discharge pursuant to 11 U.S.C. Sec. 1328(a). 24 5. The value, as of the effective date of the plan, of property actually distributed under the plan 25 on account of each allowed unsecured claim is not less than the amount that would have been paid 26 on such claim if the estate of the Debtor(s) had been liquidated under Chapter 7 of title 11, U.S.C., on 27 such date. 28

Case: 11-60402 Doc# 45 Filed: 11/06/13 Entered: 11/06/13 10:21:24 Page 1 of 2